



Order Filed on March 8, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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Nicholas Fitzgerald Esq. -- NF/6129
Fitzgerald & Associates, P.C.
649 Newark Avenue
Jersey City, NJ 07306-2303
Email: nickfitz.law@gmail.com
(201) 533-1100
Attorney for Debtor

Caption in Compliance with D. N.J. LBR 9004-1

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY --- NEWARK
-----X

In Re:
Sean Lewis

Case No: 22-16619-VFP

CHAPTER 13

Hon. Vincent F. Papalia, Judge
U.S.B.J.

Debtor
-----X

**ORDER AUTHORIZING THE DEBTOR TO RECEIVE NJ ERMA ASSISTANCE IN
MAKING PAYMENTS ON THE DEBTOR'S MORTGAGE**

The relief set forth on the following pages, numbered two (2)
through two (2) is hereby **ORDERED**.

DATED: March 8, 2024



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Sean Lewis

Case No.: 22-16619-VFP

Caption: ORDER AUTHORIZING THE DEBTOR TO RECEIVE NJ ERMA ASSISTANCE IN MAKING PAYMENTS ON THE DEBTOR'S MORTGAGE

THIS MATTER having been opened to the Court by Nicholas Fitzgerald, the debtor's counsel, upon the debtor's Motion for an Order to obtain Bankruptcy Court authorization for the debtor to receive NJ ERMA financial assistance in regards to his mortgage payments; and good and sufficient cause having been found for the entry of this order;

It is

ORDERED, that the assistance offered by New Jersey's Emergency Rescue Mortgage Assistance (NJ ERMA) program as detailed in the letter attached to this Order as an exhibit, be and hereby is authorized and approved.

**Exhibit -- Copy of NJHMFA Housing & Mortgage Finance Agency Letter Dated
Feb. 6, 2024**



HOUSING & MORTGAGE FINANCE AGENCY

Jacquelyn A. Suárez | Chair • Melanie R. Walter | Executive Director

Dear Sean Lewis,

Congratulations! You have been approved to receive NJ ERMA assistance!

My name is Dakota Wabrurton, and I have been assigned as the closing specialist on your ERMA application. I will be working with you to complete the closing process and get your assistance loan funded. You can reach me by phone at (609) 278-8828 or via email at dwarburton@njhmfa.gov.

Your closing file has been assigned to The Titleists and their contact number is (973) 882-8383. They will provide closing services and execute the loan documents.

You have been approved for the following assistance.

ERMA Mortgage Reinstatement Award - \$48,021.11

ERMA Monthly Payment Assistance Award - \$0.00

ERMA Property Charge Default Resolution Award - \$0.00

Total ERMA Award - \$48,021.11

Attached please find a Truth in Lending Disclosure and Duplication of Benefits form. If you accept the pre-approval, please be advised the 3-year loan is a 0% interest rate, non-amortizing (no monthly payments), forgivable, subordinate 3-year loan. The loan will be non-recourse, secured and recorded, and take a junior lien position on the home. All or a portion of the unforgiven loan funds will be due and payable from the net equity proceeds upon sale or transfer or refinance of the property (except for refinances for a lower rate and/or shorter term) or if the borrower ceases to occupy the property as their primary residence prior to the end of the third year. If the property is sold and does not generate sufficient proceeds to repay all or a portion of the loan, the portion of the loan remaining unpaid after the proceeds are applied will be forgiven.

If you have any questions about the assistance or the process, please reach out to me directly. I look forward to assisting you, and again congratulations on getting the help you needed.

Sincerely,

Dakota Wabrurton
(609) 278-8828
NJ ERMA Closing Specialist